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ABSTRACT

This publication contains suggestions from specialists in a number of disciplines for use in initiating a teaching team approach in consumer education. Following an overview of consumer education, the contributions of these disciplines to consumer education are discussed: (1) agriculture, (2) art, (3) business education, (4) continuing education, (5) distributive education, (6) English, (7) health, (8) home economics, (9) industrial arts, (10) mathematics, (11) science, and (12) social studies. A related document on consumer education materials is available as ED 022 044. (SB)

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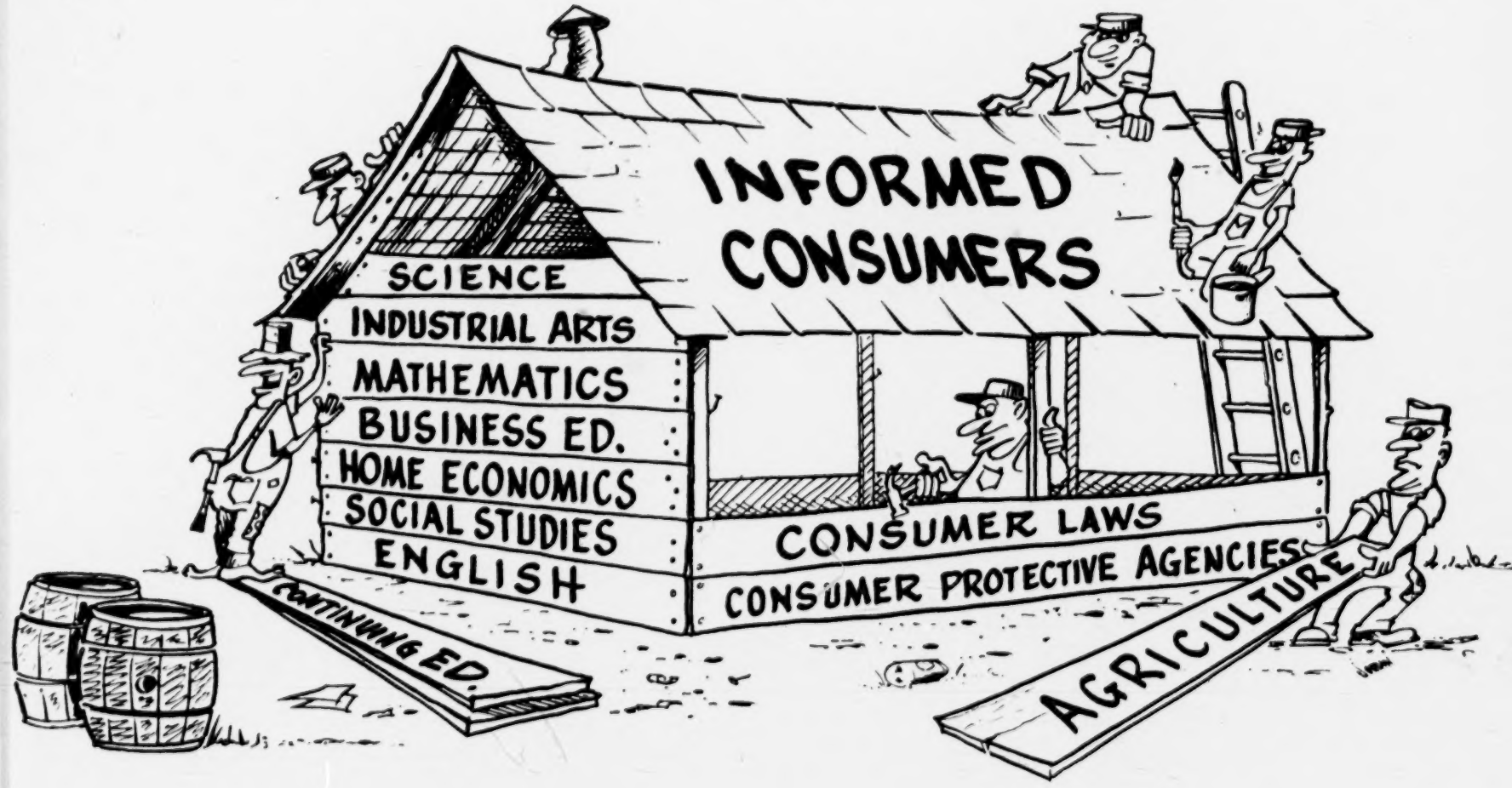
# CONSUMER EDUCATION

## *using the full team*

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# CONSUMER EDUCATION:
# USING THE FULL TEAM

The University of the State of New York/The State Education Department/
Bureau of Secondary Curriculum Development/Albany 1968

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## FOREWORD

*Consumer Education - Materials for an Elective Course* was published by the Department in November of 1967. There has been widespread interest in this offering both within and without the State. Indications of this interest are evident in the number of schools which have already introduced this course as well as in the inquiries coming to the Department requesting help in organizing this offering. Perhaps the single request most often expressed has to do with ways of undertaking the team approach so strongly urged in the syllabus.

In response to this request the Department presents suggestions as to how a team of teachers might undertake to teach consumer education. An attempt has been made to search out the contributions of a number of disciplines to determine what each might contribute to consumer education. The growing interest in consumer education and in the technique of team planning and team teaching would indicate both the relevance and timeliness of such a publication.

Hillis K. Idleman, Associate in Secondary Curriculum, was in charge of the project. Our gratitude is expressed to the many members of the Department who assisted in identifying the ways in which their areas of responsibility may contribute to the team approach.

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# INTRODUCTION

## Background

The 90th Congress has been labeled by some as the "Consumer Congress," both because of the interest of the members in many phases of consumer protection and because of its passage of the Consumer Credit Protection Act after 8 long years of debate. It is notable that the appelation Consumer Congress should be attached to this session as signaling from among the many important actions of this Congress the most significant one.

The interest of both President Kennedy and President Johnson, the actions of Congress, and the profusion of articles in the press dealing with consumer problems reflect the public concern that consumers be both informed and protected by legislation.

The New York State Education Department is proud to have been first among the states to develop a course to help pupils acquire the attitudes and skills necessary to become effective consumers. *Consumer Education - Materials for an Elective Course* was published in the fall of 1967. Within the year, an estimated 7,600 pupils in New York State schools were studying consumer education, either in a separate course or in courses which included materials on consumer education.

## The need

There appears to be little need to document the importance of such education; rather the appeal from school personnel has been for methods to implement the material available. Perhaps the greatest number of inquiries has come from teachers and administrators regarding the suggestion of team planning and team teaching. It is natural that this should be so.

## Team teaching

Team teaching is not new, but it has had a phenomenal growth. In 1955 only 5 percent of the principals reporting to the National Education Association mentioned the use of teaching teams, but by 1965 the number had risen to 31 percent. (It must be doing something right!)

Team teaching is any form of teaching in which two or more teachers regularly and purposefully share responsibility for the planning, presentation, and evaluation of lessons prepared for two or more classes of students. There are many forms of team teaching, ranging from elaborate hierarchial arrangements of teachers, leaders, and aides to the simplest form where two or more teachers agree to plan a course offering together and jointly share in presenting the material and evaluating the results.

Whatever the organization, team teaching is characterized by some of the following: Provision is made for students of several teachers to come together for large group instruction. Alternating with this large group

instruction is small group instruction. Further, students are given opportunities and encouraged to work on individual projects, library work, and independent study.

Basic to any successful team teaching is an opportunity for teachers to plan together and to evaluate their work. Ideally, the administration will provide a period for this group planning at frequent intervals but where this is not done, teachers have successfully planned before school, during lunch hour, or after school. Where there is a will, there is a way!

## How does team teaching apply to consumer education?

Perhaps the hardest suggestion to follow that the State syllabus advances is the strong admonition that consumer education is best taught when a team of teachers from different subject fields plan the course together and jointly teach it. There are many reasons why this is so. Teachers have seldom been taught in teacher colleges the techniques of team planning and team teaching. Moreover, teachers have customarily been the sole masters in their own classrooms, each planning quite independently. Thus it is difficult for some teachers to envision an offering in which each discipline in the school would contribute to the overall plan and several teachers might share in the actual instruction. However, if properly introduced, such a method might be more effective, produce better results, be more interesting for students, and give greater satisfaction to the instructor. With team planning and team teaching the diverse interests, backgrounds, and competencies of a total staff become available. Specialists in each field share authoritative information with the class. The differing personalities, with differing points of view, add spice and interest to the presentation. The judgments of individual teachers are questioned and refined in the group process of planning the course. Team teaching calls for a sharing of experiences; it calls for utilization of the special skills of a number of teachers rather than relying solely upon one's own abilities. Team teaching calls for a subordination of oneself to achieve team agreement. Yet the rewards of such teaching are very great. The total capacity of a group of teachers is greater than of any one. Such teaching permits large group instruction, which in turn permits time for planning on the part of the other teachers of the team. It provides time for individual instruction--time which all teachers urgently need.

Team teaching of consumer education may at first be difficult. All of us dread the unfamiliar. Some of us may fear peer scrutiny. Yet it is in such exposure of our ideas to others that our ideas are refined and improved. Once the fear of having to defend our ideas is overcome, once the strength of capitalizing on the abilities of others is understood, individual team members gain confidence, pupils learn more, motivation is higher, lessons are better prepared and presented, and job satisfaction is greater.

## How does one start?

The most important single element in successful teaching of consumer education is enthusiasm. As one wise man said, "We cannot hope to light a

fire in others if the spark has gone out in us." So we should not be too greatly discouraged if we are not masters of all aspects of consumer education. Actually the person who has bought and sold a house or two, or helped to remodel one, who has had many experiences in shopping, who has tried budgeting money and had difficulties may be the best teacher regardless of the lack of a formal consumer education background.

## Getting approval

Teachers should gather all the information possible about consumer education. (See, for example, the National Association of Secondary School Principals Bulletin for October 1967 which is devoted entirely to consumer education.) Armed with authentic material, they can approach their administrator and ask him for permission to seek out one or more other teachers on the faculty who also have enthusiasm to teach this subject. The requests to the administrator should be: That if one or more of these teachers are willing to join the team, the administrator will make the offering available to students; will schedule those teaching it during the same time block so that they can join their groups together when suitable; and will provide time for planning the course.

## Who should be on the team?

It would be desirable if a team of at least three different subject matter specialists, preferably social studies, home economics, and business education were to form the nucleus of the team; however, teams that have worked together successfully include a mathematics teacher, an English teacher, an industrial arts teacher, an agriculture teacher, a health teacher and a science teacher.

The home economics teacher is an expert in family relationships, in shopping, and in the decisions to make before buying. She knows about home maintenance and management, about furnishing the home, and personal relationships as they affect the family decisions to buy.

The business education teacher is an expert on consumer finance, types of loans, their costs and pitfalls. He knows about investing, about credit and its applications, about real estate, including contracts, financing, and closing costs. He is familiar with the field of insurance, including life and casualty, sickness and accident. He knows consumer law and the subjects of fraud and the need for a will.

The social studies teacher is an expert on security programs, including Social Security, Medicare, and Medicaid. He is knowledgeable about the economics of business and the protective agencies set up by the city, State, and national government to aid the consumer. He knows about community action programs. He understands employment problems and can help interpret training requirements, benefits, and wages.

Similarly, the other fields such as agriculture, health, science, English, and mathematics have unique contributions to make. All should be used to enrich the class.

## Scope

Part of this publication deals with the value of assemblies. As will be noted in the concluding chapter, students find such presentations broadening and worthwhile. Such all-school gatherings serve as a motivating device to interest students not enrolled in consumer education to elect the course. The team should provide frequent experiences of this type.

The major portion of this publication is devoted to the team concept. As indicated in the Acknowledgments on page iv, specialists in a number of disciplines have suggested ways in which their area of competence may assist in making consumer education vital and effective. Full staff utilization presents the greatest potential for successful teaching of consumer education.

# CONSUMER EDUCATION - AN OVERVIEW

David Schoenfeld

"How can I prepare a lesson plan today from tomorrow's newspaper?" This comment by a teacher highlights one of the basic obstacles to consumer education. It resulted from a talk in which I stated that teachers of consumer education must relate to the practical world in which their students live outside of the classroom. The learning experience must demonstrate its usefulness to the individual in his everyday life. Therefore, the tools of the classroom are not the traditional ones. Textbooks in consumer education can only serve as resource materials. The tools must be the current experiences of the students, the teacher, and those with whom they associate and also the newspaper, magazine, radio, and television. In effect, this means that the material must be completely current in nature. The use of mass media is essential when discussing such topics as buying, borrowing, and advertising.

It will not be sufficient for a teacher of consumer education to assign the reading of a chapter in a textbook and ask that the students answer the questions at the end of the chapter. The teacher must be creative and imaginative in departing from a more traditional approach to one which thoroughly motivates the students. Assignments must involve the students with the marketplace. The marketplace is the workshop of consumer education.

Since there is really no one description that fits all consumers, it is difficult and undesirable to establish standard programs to fit all consumer education needs. Each program must be tailored to the interest and ability levels of the group as well as the capabilities of the instructor. The consumer education instructor will of necessity have to admit a lack of knowledge of certain points much more frequently than the teacher of a standard discipline. This is because consumer education, since it deals with every facet of everyday living, cuts across most disciplines. Therefore the individual instructor is hard put to show competency in all. Because of this fact, consumer education lends itself most definitely to an interdisciplinary approach. Wherever possible, teachers from any and all subject areas should be called in as resource people, in addition to those who are available from the community at large. Discussions of interest rates, for example, might be more effectively accomplished by a math teacher, food buying could be discussed by the home economist, and the consumer's role in the economy might come under the instruction of the social studies teacher.

Consumer education deals generally with the role of the individual as a consumer in the society. The instructor must comprehend the complexity of the individual's consumer role and his motivations which stem from a variety of concerns and interests. There are several basic influences on consumer behavior. One is an economic consideration, which is really the availability of money or credit to the individual. A second is psychological, which involves subjective preferences, status, and prestige, peer group recommendations, taste, quality, fashion, etc. The third consideration is sociological. Patterns of behavior are in many ways a reflection of one's environment, one's family, customs, and mores, which are translated into market activities. The blend of these three considerations is not the same for all individuals. The development of the educated consumer permits that

person to determine his personal priorities and to recognize the rationale for that priority based on the weighting of these three elements. The consumer education instructor should be certain to give emphasis to all three considerations.

Consumer education deals with an area that concerns itself with attitudes and behavioral patterns which reflect difficult value structures. It is critical, therefore, that the program be valid and objective in terms of the inclusion of all points of view without the imposition of one particular set of values. Respect for the individuality of values is essential, and unless this is permitted to remain intact, little or nothing can be done to give assistance to those who need it. Hopefully, consumer attitudes and behavior may gradually be altered as a result of consumer education, but the process is highly individual and private. The instructor should never attempt to superimpose his value judgments on others.

Let us make it clearly understood that the objective of consumer education is not the direction of consumer choices. Rather, it is to expose to the individual all of the alternatives and opportunities that are available to him and thus enable him to make a more rational choice, which is predicated on his individual needs.

Let me conclude by stating my definition of consumer education. It is the preparation of the individual in the skills, concepts, and understandings that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources.

# AGRICULTURAL EDUCATION AND ITS PLACE IN CONSUMER EDUCATION

The concept of agriculture, long limited mostly to food and fiber production, has gradually become broadened to include closely related occupations such as food processing and distribution, agricultural supply and service businesses, landscaping, floriculture, forestry, and conservation--all with consumer implications.

The modern farmer is a businessman who handles sizeable amounts of money and credit. Money and credit management is a vital part of his training. The agricultural teacher, working with the farmer, has usually come closer to the hard facts of business enterprise than have most other teachers. He must teach and be well informed on taxes, insurance, and real estate purchases. He must understand government policies as they relate to food production, contamination, inspection, and marketing. He can help students analyze the cost factors contributing to consumer costs. He can contribute to an understanding of the problems of the small businessman as they relate to the consumer.

Food purchases constitute a large part of consumer spending. The agriculture teacher has intimate knowledge regarding the growing of such food crops, the manner in which they are distributed, the process of grading them, the agencies which inspect them to protect the consumer, and the wide choices available to the American consumer. As he is a resource person on the consumer education team, these understandings can be passed on to the students to help them make informed choices in their food purchases.

An increasing share of the consumer's dollar is spent on recreation. The growing popularity of vacation homes is one indication of this trend. Here again the agriculture teacher is well equipped to discuss with students the major considerations in the selection of camp and other recreational sites, camping equipment, and the development of recreational areas. He knows grades of lumber and the suitability of each for specified building uses. He understands the development and intelligent management of wood lots or marginal farmlands which are frequently owned by nonfarmers. The teacher of agriculture can give basic instruction in home gardening and fruit growing. He can provide guidance in developing a home landscape plan, building a lawn, and controlling pests. Selection and service of equipment for the home grounds is also within his province.

The agriculture teacher can be of particular help in suggesting considerations of importance which students should be aware of in selecting a home. He can help students to know how to find the best answers to such housing questions as the following:

> How important in the selection of a home is the community? Local government? The neighborhood? The house itself? How can one tell whether a house is well built? What details of construction should one look for? Of what value are plans? Where can the consumer get plans for a house? What is a material plan? How does the consumer choose from various materials? How can one plan for safety? For economy? For durability? For utility?

How does one choose the best house finish from a variety of available materials? What considerations govern the selection of a waste system? A water system? A heating system? Lighting? Wiring? Landscaping?

Thus the agricultural teacher is an important member of the consumer education team. He can give valuable assistance in developing a course in consumer education, can assist by teaching segments, and in some cases may assume the major responsibility for such a course.

## ART APPLICATIONS IN CONSUMER EDUCATION

Many of the items consumers purchase are durable - they may be expected to last for years. Perhaps the most expensive single item in this category would be the purchase of a house. Furniture and art objects to help transform the house into a home rank close behind the building itself in terms of use over a period of years. Likewise major appliances may be expected to have a useful life of 10 to 15 years of service.

Since such items constitute such a large portion of consumer expenditures and must either be lived with or discarded at some cost, their selection is most important both in terms of dollar cost and in terms of the satisfaction or dissatisfaction which their possession affords the purchaser.

Both in the purchase of durable and nondurable goods such as clothing the art instructor has much to offer. He understands the importance of esthetic principles and how critical they are in affording lasting satisfaction to the owner. It is true that "Man does not live by bread alone." Utility, important as it is, is not sufficient. To give lasting joy an article should also be satisfying to the senses. It should have color, line, and texture that appeal to the eye. The material should be honestly used; the form should follow the function; there should be a skillful blending of texture, line, color, and mass.

Both as a member of the consumer education team and in his regular art classes, the art instructor can emphasize the importance of product design. He can help students recognize creative thinking in the design and execution of consumer products. He can help students select products with esthetic appeal. He can help students to learn the wisdom that "A thing of beauty is a joy forever."

One of the most useful things an art instructor can contribute to students in consumer education is to help them develop powers of visual discrimination through looking, seeing, and comparing. All about the student are consumer items suitable for this comparison. There are ugly homes and beautiful homes in the neighborhood. In the shops are consumer items that combine grace with utility (and some which do not). In their selection of clothing, students may apply principles of color harmony or they may violate them. Furniture may reflect the taste that brings lasting satisfaction or the carelessness in purchasing that has an unhappy result.

Efforts should be made by the art teacher on the consumer education team to see that the students are afforded the opportunity to make actual visual comparisons. Pictures are of some assistance and contemporary magazines have a vast variety of colorful materials for easy handling. A fashion magazine or a store catalog will help students make comparisons of styles, color arrangements, texture and other general qualities. Better yet would be a guided experience in a department store. A teacher should expect that students could defend why one garment is preferred, from the consumer point of view, over all the others. A good experience would be to collect pictures of 25 comparable outfits and rate them from the best to the poorest. Students should know the reasons why one is rated better than others.

Craft items that one would use for ornamentation of oneself or in one's home should also be rated. Furniture, rugs, draperies, dishes, silverware, glassware, jewelry, can all be compared. With these experiences students should build up their own set of criteria to help make their job as consumers more effective.

Lists of criteria and various other types of exercises are set forth in the Bureau of Art Education high school courses of study. In the course outline for *Product Design* the teacher will find much in the way of outlined material to help students develop a better understanding of product development from the artistic frame of reference. Much is to be gained from the buyer's point of view when one actually participates in making a similar object. How much more a person knows about pottery when he has actually handled clay and thrown a pot on a potter's wheel. A field trip to the factory of the manufacturer of consumer products also helps develop better judgment.

A teacher who is successful in getting his students involved in the understanding of what material things are made of, and how they are made will help them to become better selectors of quality merchandise worth a hard-earned dollar.

# BUSINESS EDUCATION AND CONSUMER EDUCATION

Business teachers have an opportunity to make a unique contribution to the development of a consumer education course in their high school. The objectives of the new course are in agreement with the philosophy and emphasis already stressed in several different basic or general business courses. Now it will be possible for many more students, who would not ordinarily take business subjects, to have an exposure to business concepts in their personal business affairs. For students who have taken one or more of the business courses that already include some consumer topics, the interdisciplinary approach used in planning and teaching consumer education will broaden familiar topics and introduce many new ones.

Each business department should review the material in the course outline for consumer education to determine what will be its degree of participation in planning and teaching the course. Teachers who have responsibility for Business Law, Introduction to Business (General Business), Business Arithmetic, and particularly Business Management with a personal-use objective have a valuable contribution to make to the overall course. Decisions will have to be made on relating business topics to the expected outcomes of the course. Such topics as consumer purchasing, apartment rental, purchasing a home, consumer credit, budgeting, money management, fraud, banking, savings, investments, insurance, social security, and consumer law will all be important considerations. The business teachers should be prepared to offer suggestions and judgments on effective teaching approaches, sources of information, and suggested learnings regarding these topics.

In many high schools, the business department will want to take the lead in planning and integrating the contributions of the faculty in other departments. If not the leader, certainly a business teacher will be one member of the consumer education team. Business teachers do have a background of knowledge and experience that should be shared with the other teachers and the pupils who take the course.

## Related business subjects

A review of syllabus topics in selected business courses identifies the following topics that are pertinent in the development of a consumer education course:

Introduction to Business

- Consumer goods and services
- Private and public agencies for satisfying human wants
- Budgeting time
- Thrift and home management
- Costs of governmental services
- Savings - purposes and means
- Investments
- Insurance - life, health and accident, fire, automobile, and others
- Bank services

Keeping personal records
Planning purchases
Methods of personal payments - cash and credit
Purpose of advertising
Salesmanship methods
Consumer protection

Business Arithmetic

Interest
Reconciling bank statements
Discounts
Social security taxes
Property insurance
Depreciation
Cost of utilities
Investing in stocks and bonds
Owning a home
Property taxes

Business Law

Contracts
Buying goods
Buying services
Buying insurance - personal and property lines
Commercial paper (negotiable instruments)
Employer and employee relationship
Renting real property
Owning a home
Wills and inheritances
Owning stock
Civil wrongs and crimes

Business Management

If a consumer approach is used, the whole course would be relevant to the consumer education course but with a slightly different emphasis. Both courses would not be recommended for the same student unless Business Management takes a traditional organizational and management approach for business purposes. See pages 18 and 19 in particular of the *Handbook for Teachers of Business Management*, The State Education Department, 1967, for a complete comparison.

## CONTINUING EDUCATION AND CONSUMER EDUCATION

One of the problems which all teachers face is that of finding ways to present material to students who have difficulty grasping ideas when presented in conventional fashion. In every school, there are students with reading difficulties and others who need to have material presented in a variety of ways before it is mastered.

The Bureau of Continuing Education Curriculum has as one of its special functions the preparation of teaching materials for out-of-school youth and adults, many of whom have had limited formal education. In order to reach this audience the bureau has developed a series of teaching materials in which each process is broken down into small steps for easier mastery. The materials have graphic illustrations and in many cases flipcharts and recordings are a basic part of the presentation.

It is suggested that the adult education director or basic education coordinator may be helpful in supplying challenging and stimulating continuing education curriculum materials and teaching techniques suitable for secondary school consumer education classes. The *Consumer Education Lesson Plans* manual consists of 10 lesson plans covering the following common consumer problems:

Buying on time
Retail installment contract
Shopping for money
Getting more for your money
Banking services
Fraudulent selling
Shopping for clothing
Shopping for food
Sales; discount and seasonal
Landlord-tenant relationships

Care has been taken in the construction of the lesson plans to make them challenging and stimulating to all students. Each plan offers flexibility and ranges in reading level from a functionally illiterate level to an eighth-grade level. A filmstrip with accompanying record or tape and a flipchart are integral parts of the unit and are the key audiovisual teaching aids. In addition each pupil receives a plastic recording disk to take home and share with his family. The two concepts on this disk are how to make use of services provided by banks and how to find the least expensive institution for borrowing money.

Consumer education materials stress basic concepts including comparison shopping, locating and using free assistance in interpreting installment contracts and leases, shopping for the lowest interest rate when borrowing money, and getting the most value for the consumer dollar. Because of these characteristics the secondary teacher may find this material useful and easily adaptable for the slow learner in junior and senior high school classes.

Thus the secondary teacher will note that the work in continuing education supplements that of the junior and senior high school consumer education program and provides assistance for students with low reading levels or who need a different approach.

## THE DISTRIBUTIVE EDUCATION TEACHER-COORDINATOR AND CONSUMER EDUCATION

The distributive education teacher-coordinator is in a key position to make a major contribution in consumer education. He has had both training and experience in the field of business. He is prepared to develop an understanding of the social and economic responsibilities of those engaged in distribution in a free competitive society. Such an understanding helps students to recognize buying motives, sales promotion devices, and the techniques of advertising. Armed with these understandings, pupils develop effective techniques of consumer purchasing and gain practical experience in the market place.

The course topics as suggested in consumer education have many parallels in Distribution I and II. These courses deal with marketing channels, consumer motivation and behavior, the economies of distribution, and merchandising. Further topics include techniques of selling, customer service, advertising and sales, promotional practices, business ethics, and law in retailing.

To be an informed consumer one should be able to see both sides of the coin, the merchant's viewpoint and problems as well as the consumer's. The background and experience of the distributive education teacher with his grasp of business equips him to fill in the full picture of the business enterprise. He helps students to see both sides of the problem.

The distributive education teacher-coordinator brings another asset to the consumer team. From his practical experience in retail stores he is competent to demonstrate to pupils the effective techniques of salesmanship. He can demonstrate both how the salesman helps the customer and how the salesman may exert subtle pressure to buy. Further, the distributive teacher-coordinator has contacts with business which provide him with rich resources for class use. Information manuals, product information, the results of research, testing, and reporting are available to him. He is familiar with product testing and may illustrate with fabric swatches the testing and analysis of products.

Thus the distributive education teacher-coordinator is eminently qualified as a member of the consumer education team. The teacher-coordinator who volunteers to "spark plug" a new or existing consumer education course will soon experience the satisfaction of making a valuable contribution to the present and future economic life of his pupils.

## THE CONTRIBUTION OF THE ENGLISH DEPARTMENT IN THE TEACHING OF CONSUMER EDUCATION

The English department in a high school can make an important contribution to the effective teaching of consumer education. The *Reading* strand in the newly developed *English Language Arts Guide* of the New York State Education Department puts stress upon "critical and interpretive reading" and "locational skills" - both important abilities for those who seek to become intelligent and prudent consumers. The objectives listed on pages 52 and 53 are constantly required in selecting appropriate products and making effective use of them:

Assessing the author's background
Incorporating past experiences into reading
Projecting thinking beyond the author's ideas
Understanding the author's purpose
Analyzing persuasive materials
Recognizing exaggerations
Understanding the use of inferred details

Similarly the locational skills listed on pages 70 and 71 of the same publication will assist the consumer who needs to find information quickly, use information efficiently, use tables, charts, and graphs effectively, and utilize both *The Reader's Guide to Periodical Literature* and other standard references.

English teachers will find another State Education Department publication, *Using Mass Media*, of value in helping pupils to learn to manage their money wisely. As pointed out, "The mass media may be especially useful in arousing the interest of the average or below average pupils."

Among the features of *Using Mass Media* 1960, which would be particularly appropriate in helping to develop wiser consumers are the following:

| | |
|---|---|
| Using Magazines | Reading pictures for details (p. 17)<br>Understanding the main use of pictures (p. 17-18)<br>Judging the purposes of pictures (p. 18-19)<br>Distinguishing fact from opinion (p. 19)<br>Reading comprehension drills (p. 20-22)<br>Analyzing advertising appeals (p. 22-23) |
| Using Radio or Television | Using critical testing to motivate letterwriting (p. 32)<br>Listening for facts (p. 43)<br>Parodies of broadcast commercials (p. 45) |

Indeed the whole field of literature is replete with appropriate material to assist in developing broader understandings in the consumer field. Scarcely an issue of a popular magazine appears without one or more articles in the consumer field. Appropriate full length books such as Vance Packard's *The Hidden Persuaders* or Fred Trump's *Buyer Beware* have value both as literature and in deepening consumer insights. Needless to say some attention

to the consumer skills in securing information, writing effective letters, and effective oral expression in business transactions has always been a proper function of the English department of a high school. Thus it is suggested that the English department share with the teachers of consumer education both in the planning and the enrichment of the latter course.

## HEALTH RESOURCES FOR CONSUMER EDUCATION

No aspect of consumer education has more significance for the individual than the insights he may gain regarding the purchase of items or services that affect his health and sense of well-being. All of the prudent planning, wise spending, and careful budgeting of other expenditures will mean little if the individual is not well informed regarding health needs and wise expenditures for the maintenance of health.

In every school district there are health specialists - doctors, dentists, nurses, health teachers, dental hygienists and others - with training, experience, and willingness who are glad to share in planning an offering rich in health understandings. It is suggested that these specialists be enlisted in planning the consumer education course, in suggesting appropriate material for inclusion, and in the presentation of material in their field.

The use of such health resources agents should not be limited to those employed by the school district, however, There are other agencies within the community with resource persons such as the Visiting Nurse Association or the local health officer. On the State level also there are resource groups. These include the medical society, the dental society, the State Department of Mental Hygiene, the Department of Agriculture and Markets, the Department of Health, and the Narcotics Control Addiction Commission. On the national level such agencies as the Food and Drug Administration, American Medical Association, the National Dairy Council, the American Heart Association, and many others have resource materials which can be supplied for classroom use. In some cases, agencies such as the medical group are represented on national, State, and local levels; thus the local group may draw resource material from both the State and national organization.

Some examples of the lesser known services of which the consumer should be aware are these: poison control centers, fluoridation of water, insect and rodent control, food inspection, immunization, sewage disposal regulation, and premature and well-child baby centers.

Consumers need to know where to get help for reliable treatment of cancer or other crippling diseases, for mental illnesses; where well water may be tested; what medical services are available for those unable to pay for private care; where to get a test for glaucoma; what can be done about polluted streams. The family physician, school health personnel, or local health department officials usually know the answer to these questions.

The price of health quackery is inestimable. Alert consumers need to know how to avoid the alluring advertisements of useless nostrums and the price both in dollars and suffering in using questionable "cures." They need to know the waste of money involved in questionable weight control programs and unnecessary diet supplements or useless or harmful proprietary products. An estimated billion dollars a year is spent in America for worthless potions, tablets, and pills. Even more tragic is the postponement of treatment which results from trying ineffective "cures" before seeking competent medical advice.

The health representative on the consumer education team helps individuals realize that intelligent purchases of medical services and supplies may be their best investment. He aids the consumer to know how to select nutritious food to satisfy the need for a well-balanced diet. He teaches that the greatest health economy is a program of *prevention* of disease. He stresses the need for rehabilitation if illness or accident should occur. He helps students realize that good health is the result of the interaction of our inheritance, our physiological development, our nutrition, our environment, our outlook on life, and last, but not least, our education which may make us wise consumers. He is a valuable resource person on the consumer team. He should have a part in planning all aspects of the consumer education program with health implications, and he may well serve to present appropriate material and ideas in this field.

## HOME ECONOMICS' CONTRIBUTION TO CONSUMER EDUCATION

The very title Home Economics implies that home economics education is well able to accept responsibility in consumer education. Many learnings in home economics are directed toward helping children, youth, and adults become more intelligent and economically literate consumers. Recognizing the importance of considering quality, price, and actual needs when buying; getting reliable information; taking proper care of equipment, clothing, food, and other products for which one is responsible; and becoming informed and competent in handling money are some behavioral outcomes related to consumer education on which home economics education focuses.

Each teacher of the homemaking-family-living aspect of home economics can make a significant contribution to consumer education by strengthening this emphasis inherent in all eight content phases of home economics, namely, family relationships; home management; family economics; clothing and textiles; family and community health and safety; child care and development; food and nutrition; housing, equipment and furnishings. Selected examples of content in each of these phases illustrate some of the opportunities for including consumer learnings in home economics.

Benefits of shared family financial planning.....FAMILY RELATIONSHIPS
Merits of various cleaning supplies for care of furnishings and equipment.....HOME MANAGEMENT
Economic emergencies which families face.....FAMILY ECONOMICS
Practices for wise selection and care of clothing.....CLOTHING AND TEXTILES
Sources of help and information available to individuals for medical care and health maintenance.....FAMILY AND COMMUNITY HEALTH AND SAFETY
Economic adjustments needed with the addition of children to the family.....CHILD CARE AND DEVELOPMENT
Techniques for getting the most from the food dollar.....FOOD AND NUTRITION
Plans for financing purchase of housing, equipment, and furnishings.....HOUSING, EQUIPMENT, AND FURNISHINGS

Teachers of home economics occupational education courses can contribute to consumer education by helping students explore consumer tasks which may present problems for the single or married wage earner. Some of these tasks are:

Developing a personal financial plan
Locating and furnishing a first apartment
Planning for self-improvement and relaxation
Making a plan for meeting health problems
Purchasing food and preparing meals
Selecting the most appropriate and satisfactory provisions for care of children while parents are working

Home economics teachers who serve as advisers for chapters of Future Homemakers of America, the home economics youth organization, have unique

opportunities to extend classroom learnings in consumer education through such chapter activities and individual projects as:

Planning expenditures for delegates to participate in district, State and national meetings
Determining sources of income and possible expenditures for the chapter
Investigating and compiling in a brochure suggestions for money-raising activities for youth organizations

By sharing special talents and know-how with others, the home economics teacher can participate in a team effort to help young people become alert and well informed consumers. This may be done in two ways:

1. Planning, teaching, and evaluating with teachers in other disciplines a course focused entirely on consumer education
2. Exchanging pupils for a period of time with another teacher during which each can add depth to the other's course in some aspects of consumer education

Home economics teachers share with other educators the concern for effective consumer education. By giving pertinent attention to consumer emphases now in the home economics curriculum and by using the inter-disciplinary approach to teaching, home economics teachers can make a worth-while contribution to this important subject.

# INDUSTRIAL ARTS AND ITS PLACE IN CONSUMER EDUCATION

Industrial arts is the study of technology. In a world so dominated by mechanization, experimentation, and change in technical processes, the consumer without at least some elementary understandings of technology is handicapped. Thus the industrial arts department of a high school is in a position to be of great assistance in developing consumer understandings. The teacher of consumer education may make use of the resource provided by an industrial arts department in a number of ways.

A unique contribution of industrial arts lies in the fact that it provides for the interpretation of technology through applied learning. The pattern of consumer life is directly affected by the applications of industrial life. Thus the consumer attempting to make a wise choice among a host of competing products needs to know among other considerations something of the mechanical principles involved, the purpose of the product, what it will and won't do, its expected life, and its potential hazards. Students in the consumer course who have had an industrial arts background can be resource people upon whom to draw. Likewise the instructor of industrial arts should be skilled in helping the class to gain some of the following consumer understandings:

Appraising the structural condition of a house
Interpreting plans and blueprints
Estimating costs for major alterations
Making simple repairs and servicing mechanical items
Selecting, using, and maintaining power tools, garden and lawn equipment, and appliances
Choosing items like wall coverings, air conditioners, and storm windows
Evaluating commercially produced items
Realizing the significance of function and form as they apply to the usefulness and beauty of consumer articles

With so much to contribute, the industrial arts teacher in a school should be on both the team planning and the team teaching consumer education. With the female sex doing more and more of the major purchasing of consumer materials and indeed caring for many of the repairs and much of the maintenance of consumer goods, the teacher's assistance in helping girls prepare for this phase of their life work would seem most appropriate. For all pupils an understanding of the products of industry, of their suitability and their function, is desirable.

# CONSUMER EDUCATION AND THE TEACHING OF MATHEMATICS

The mathematics instructor has much to contribute to consumer education both in teaching the skills needed to become an effective consumer and teaching the mathematical understandings involved in consumer purchases.

An understanding of the true annual rate of interest in contrast to the stated rate, the necessity of shopping for money as one would shop for goods, the computations related to savings, investments, and credit are proper activities in which the mathematics department can assist in consumer understandings and skill building.

The responsibility for the third "R" does not end with the elementary school. In our technological society there is need for the maintenance and extension of mathematical skills throughout, and beyond, the years of formal education. Most pupils will require reinforcement of the basic skills beyond the present minimum required courses. A number will need to build on this foundation in more advanced mathematics courses; many others will need additional mathematics as preparation for trades and professions, as well as for everyday living. Emphasis needs to be placed on the common learnings they need as individuals, as earners, as consumers, and as citizens.

The mathematics program for the early secondary years is an integral part of the total K-12 program. Since mathematics is required of all pupils through grade 9, the program for grades 7, 8, and 9 must aim at the attainment of competence in mathematics. To achieve this goal it is first necessary to provide a program that is well articulated with the elementary school curriculum. This program must stress understanding of concepts, principles, and ideas, as well as computational efficiency in whole numbers, fractions, and decimals.

The mathematics teacher can make a contribution to the consumer education area by relating the topic of percentage to the problems of everyday living, and by building a dependable foundation in percentage based up on meaning and understanding. Percentage and its many applications constitute a major portion of the work in arithmetic in both grades 7 and 8. Problems such as finding percentage, ratio of discount, commission, profit and loss, as well as those involving application of simple interest may profitably be studied in this unit.

Another contribution to consumer education can be made in the unit on graphs for grades 7 and 8, and 9th-grade general mathematics. This topic should stress the reason for, and the importance of, graphs in everyday life. The work includes reading and interpreting bar, line, and circle graphs, and picturing simple statistical data by means of these graphs. Sources of material for graphs are unlimited. Activities within the school, as well as the many applications included in the consumer education materials, should constitute a definite part of the application work in graphs as it is carried on throughout the year.

Algebra, grades 9 and 11, has application to consumer education which can be stressed in the mathematics curriculum. The techniques of algebra

should be applied to solving problems in everyday life. The study of algebraic applications will include mensurational problems, business problems, investment problems, and related problems.

Percentage, graphs, and algebra are three topics that have been identified in which significant contributions can be made by mathematics teachers to consumer education. Emphasis should be placed on the application of these topics whenever opportunities relating them to everyday living arise in the mathematics work during the regular school year. Besides teaching appropriate skills and understandings in mathematics courses, the mathematics teacher may become a member of a team offering a course in consumer education. As a member of this team the mathematics teacher should present the topics on percentage and graphs to the class in full. The algebra topic should be presented in a flexible manner so as to meet the needs and abilities of the pupils involved.

Whether we consider the skill and concept development of consumer understandings as they are gradually built in the mathematics area throughout the school years, or whether we look upon the mathematics teacher as an active participant on the consumer education teaching team, mathematics has much to contribute to consumer education.

# THE SCIENCE TEACHER AND CONSUMER EDUCATION

Since Archimedes reported to King Hieron 2,000 years ago that his crown was not pure gold but part silver, consumer education has relied heavily upon scientific understandings. Indeed it may be argued that no person can be a fully intelligent consumer who does not possess at least some understanding of the scientific principles that are applied in the products of technology.

Whether the purchase be a car or an appliance, a knowledge of mechanical standards, power requirement, and expected wear and depreciation help in making suitable selections. Other fields which the science teacher is equipped to discuss with pupils include drug use and abuse, patent medicines,and food adulteration. A pupil who has studied the carefully developed science program of New York State for elementary grades through the ninth grade should come to the class in consumer education reasonably well versed both in scientific understandings and in the skills of objective analysis emphasized in the process goals of science. The class in consumer education, however, furnishes additional opportunities to illustrate and reinforce these scientific understandings and to use these skills in practical ways. For example, when discussing the purchase of an air conditioner students should be reminded that the original cost of purchase will not be the only cost. From their knowledge about electricity they will realize that there may be expenses for a special circuit to supply adequate voltage, and that its use will also be reflected in observable increases in the bill for energy used.

The alert science teacher will find countless ways in which consumer elements may be introduced into the curriculum. The subjects of cigarette smoking and of air and water pollution have many consumer aspects. The evaluation of useless or dangerous health devices; the complex issue of generic versus brand name drug prescriptions; the growing use of "pep" pills and tranquilizers; the degree to which legislation protects, or should protect the consumer of proprietary products; the problems related to the use of the products of chemical technology in such diverse applications as rodent and pest control, in laundering, and in food preservatives: all of these have common elements in both science and consumer education. Attention to these matters in the science class will heighten interest in science as well as strengthen consumer understandings.

The science teacher then can make two very substantial contributions to consumer education. First, he can point out in the regular science course work the consumer understandings that fall within his area of teaching. Traditionally, the science teacher has emphasized the need for suspended judgment and for developing the tools of critical thinking to assist in the decision-making process. These outcomes of the process goals of science teaching are invaluable tools for the consumer. Thus the science teacher builds into his pupils attitudes, skills, and abilities that will help them make better use of their money, take better care of their health needs, and live safer lives. He equips them with scientific knowledge that helps them in judging value and suitability in the purchase of consumer goods. In short, he helps produce informed pupils who can make more intelligent consumer purchases.

A second contribution of the science teacher is that he can join with teachers of other areas as a member of a team to plan a consumer education course. Schools here and there are moving in this direction in teaching consumer education, each department contributing to the total picture. Surely the science teacher can be helpful in planning and teaching such a course.

## SOCIAL STUDIES AND CONSUMER EDUCATION

No one can be a wise consumer who fails to understand the rudiments of economic organization which determine consumer prices and consumer products. Social studies plays a vital part in the consumer education field and indeed provides the basic understandings upon which intelligent consumer decisions are built. The Tentative Flow Chart found in each of the New York State social studies secondary syllabuses provides for a sequential development of these understandings, beginning with kindergarten and extending through the 12th grade. Teachers outside the social studies field are urged to study this flow chart in order to appreciate the economic background to which all New York State pupils will ultimately be exposed.

Consumer education and social studies have a common basic objective. Both attempt to develop critical thinking. In fact, consumer education experiences complement the teachings of social studies and give practical expression to the skills of: investigating, comparing, observing, classifying, interpreting, collecting and organizing data; decision-making; and making value judgments. For many students, these experiences provide excellent opportunities for using these skills in a way that is most relevant to their needs.

Since consumer education has been approved not only as an elective for general students in social studies beyond the 3-year requirement but also as an elective in business, home economics, and agriculture, it is appropriate that interested social studies teachers become involved on a team teaching basis. It is suggested that social studies teachers seek out interested faculty members in these and other areas and together plan an offering in consumer education to be submitted to school authorities in which each teacher would make a contribution in his special competency. The social studies teacher should thus be a partner on the consumer education team.

Among the topics with which the social studies teacher is equipped to deal are these: an understanding of the private enterprise system, the essential characteristics of this system and how it differs from others, the consumer's role in different economic systems, how consumers may make their wishes known so that the goods they want are produced, the role of competition, the effect of the communications media on consumers, the legislation affecting consumers, the ways in which consumers may influence such legislation, the agencies concerned with consumer education, the whole field of consumer protection, and the sources of consumer economic information.

Whether consumer education is offered as a social studies elective or in some other sequence or whether it is a team teaching project or a team-planned project with responsibility centered in one teacher should be worked out locally to meet the needs of individual schools. In any case the social studies teacher is a valuable resource person with much to offer to the consumer education team.

## CONSUMER EDUCATION THROUGH SCHOOL ASSEMBLIES*

Early in its discussions, our Consumer Education Committee decided that school assemblies would be an excellent means to involve large numbers of students in consumer-education activities. These programs, of course, have such values as the following:

1. Assemblies provide opportunities to bring in outside speakers--speakers who are experts in the consumer subjects they present and discuss.

2. Assemblies enable speakers to arouse the interest of students in consumer matters and to convey worthwhile information.

3. Assemblies give students--as members of panels and of the audience--opportunities to make comments and to raise questions about the subjects under consideration and also about their own interests as young consumers.

4. Assemblies offer teachers opportunities to participate in the programs, to inform themselves further about the subjects covered, and to observe the reactions of students to both the programs and the subjects.

5. Assemblies serve as a focal point for coordination of the school's various consumer-education activities.

To the students, as educators know, assembly programs can be interesting or dull, informative or meaningless, time well-spent or time wasted. Therefore, in planning the assemblies, the Consumer Education Committee has made every effort (1) to select subjects of interest and importance to students, (2) to obtain outside speakers who know their subjects and also how to communicate what they know to young people, and (3) to enlist the active participation of students and of faculty members in the programs.

Before each assembly program was conducted, the Committee's Coordinator talked by phone with the major featured speaker. During this conversation, the Coordinator briefed the speaker on the purpose of the assembly, the interests and levels of understanding of the students involved, and the suggested agenda and procedures for the upcoming program. Furthermore, the Coordinator suggested to the speaker that he include in his talk some examples related to the experiences of young consumers--also, that he bring with him a visual aid such as a film or a series of slides to further illuminate the subject of his presentation.

Also, in advance of the assembly, the Coordinator and the Committee decided upon the faculty members and the students who were to give short talks or who were to serve on the panel.

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*Consumer Education at Lincoln High School*

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In the first few assemblies, the Coordinator served as the moderator of each program; in later assemblies, a student acted in that capacity.

Both before and after every assembly, each teacher discussed the program's subject with his students. Through this preparation and follow-up, of course, they gained the greatest possible benefits from the program.

The pilot assembly--"Youth and Automobiles"

Early in 1964, the Consumer Education Committee agreed that the first assembly in the school's projected series should be on "Automobiles."* In choosing this subject, the Committee noted that there is nothing like a car to catch and hold a typical teen's attention. Among our upper-grade students, a number of boys and girls already had drivers' licenses and were driving the family car. Many boys now owned their own cars; others were planning to buy them relatively soon.

The Committee also realized that in a typical family the automobile represents a very large single purchase in dollar amount--second only to the purchase of a home; also, that car expenses account for a sizable proportion (about 13 per cent, on the average) of an urban family's total annual expenditures for consumer goods and services.

Because the automobile is so dear to the hearts of most teenagers, all students in Grades 10, 11, and 12 attended the assembly on this subject.

For this program, the panel seated on the platform was made up of the Coordinator as moderator; four students (two boys and two girls); Ray Cohen, a local automobile dealer; F.J. O'Brien, a local automobile insurance agent; Judge Frederick J. Alder, Corporation Counsel of the City of Yonkers; and Fred Wood, an automotive engineer of Consumers Union.

After the moderator stated the subject and purpose of the assembly, each outside speaker talked for a few minutes on the topic of his specialization. Then each student panel member, in turn, asked a question that one of the speakers answered. Finally, students in the audience asked questions that the experts on the panel replied to.

During the assembly, the presentations and discussions covered a broad area of matters related to automobiles: the costs of owning and operating a car; the costs and features of car insurance policies; the costs and provisions of car loans and credit contracts; the legal responsibilities of the car owner and operator; and the things to look for in shopping for a used car.

The rapt attention of the students during the program, the content of their questions, and their comments afterward--all showed the attractiveness and value of this all-school educational experience. Still another mark of interest was the fact that students eagerly picked up copies of "How to Buy a Used Car"--a two-page leaflet supplied in quantity by Consumers Union for this assembly.

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* As cars loom so large in the lives of older teen-agers, the Committee held three more assemblies on this subject during 1964-65.

After the assembly, two classes in industrial arts, in turn, met outdoors in the faculty parking lot to inspect a used car. (This car was furnished by the automobile dealer who had just participated in the assembly program.) While the boys watched, CU's automotive engineer pointed out the good and bad features of the used car under study; he also demonstrated some of the on-the-lot car tests that a consumer himself could apply in deciding whether to buy.

The first assembly of 1964-65--"Youth as Consumers"

At this assembly--first in the series for the academic year--Mr. Natella, the Principal, discussed the need for students to become better-informed consumers and the school's programs designed to help them do so. Mrs. Elvove spoke on developing consumer content in her English course; Mr. Raggio spoke on developing it in his mathematics course.

Next, Dr. Mendenhall, CU's Educational Director, talked on the subject "Consumer Problems--What They Are and What You Can Do About Them."

To help make the students more conscious of their role as consumers, the speaker cited recent facts and figures on the incomes, expenditures, and purchases of teen-agers. During this presentation, the speaker called for a show of hands in answer to such questions as: "How many of you earn money by working outside your home?" "How many have allowances or other gifts from your parents?" "How many save some money fairly regularly?" "How many would like more money to spend?" "How many own transistor radios?" "Phonographs?" "Television sets?" "Cameras?" "Cars?"

The speaker then pointed out the need for consumers to know the facts before they buy--also, to know the sources of reliable and unbiased information about products and brands.

To illustrate the need for consumers to read the label and for manufacturers to improve their packaging practices, the speaker displayed bottles of soft drinks and packages of household cleaners.

The speaker, for instance, held up a small bottle of a widely-sold cola drink and asked the student panel how many fluid ounces the bottle contained. After one student made a guess, he checked his guess by looking at the bottle itself. There the net contents were hard-to-find and hard-to-read; they were embossed in the glass and were further obscured by the color of the liquid.

The speaker then showed and discussed the various-sized packages of a widely-sold laundry detergent. These packages, he noted, had the following size designations: Regular, Giant, and King. "Which is really larger," he asked, "a King or a Giant?" The packages, the speaker then noted, had the following weights and prices: 1 lb. 4 oz.--32¢; 3 lb. 1 oz.--77¢; 5 lb. 4 oz.--$1.29. "Which package," he asked, "has the lowest unit price--that is, the lowest price per pound?" In summing up, the speaker observed that the typical consumer finds it difficult if not impossible to select "the best buy" in terms of the unit price among packages that have meaningless size designations and odd net measures.

Finally, student panel members asked questions which they had prepared in advance. These questions were answered by the speaker and the moderator.

The second assembly of 1964-65--"Consumer Protection by State Government"

At this assembly, the speaker was Milton Meyers, Assistant Attorney General of the State of New York. In his address, Mr. Meyers told the audience about the work of his office's Bureau of Consumer Frauds and Protection. This bureau, he pointed out, works to protect consumers against such illegal practices as false and misleading advertising, misrepresentations of products and services, failure to supply goods or services as provided for by printed and signed contracts, and the like.

Mr. Meyers urged his student listeners to "beware of practices that defraud you." "Read any contract before you sign it," he cautioned. "Bring an expert along with you when you're going to buy something you are not an expert on. Never accept oral guarantees or other promises made by word of mouth. Insist that all such representations be put in writing." Mr. Meyers further urged that consumers report any practices that they believe are fradulent to the Office of the State Attorney General--for their own protection and for the protection of other consumers as well.

After the showing of his office's color-sound film entitled, "Caveat Emptor" ("Let the Buyer Beware"), Mr. Meyers answered questions presented by the student panel and by students in the audience.

The third assembly of 1964-65--"Consumer Protection by Local Government"

Samuel Trichter, Chief Sanitarian in the Health Department of the City of Yonkers, told about the consumer protective work of his office. He described how city inspectors visited and checked on retail food stores, restaurants, beauty parlors, and barber shops to see whether they measured up to the city's standards of sanitation. He cited cases in which his office had come across contaminated milk, eggs, and meat and had required the sellers to withdraw these foods from the market. He noted, furthermore, how his office thus helped to assure the purity and safety of the foods being sold in Yonkers--also, how it safeguarded the health of consumers who patronized local hairgrooming establishments.

The fourth assembly of 1964-65--"Consumer Protection by the U.S. Food and Drug Administration"

The featured speaker was Mary Gill, Consumer Consultant in FDA's District Office in New York City. Miss Gill discussed the various responsibilities and functions of her federal agency--for example, the regulation of foods, drugs, cosmetics, hazardous household substances, and tolerances on pesticide residues in food products. The Food and Drug Administration, she emphasized, plays a highly important role in helping to protect consumers against contaminated and mislabeled foods, harmful and ineffective drugs, and the like.

During her presentation, Miss Gill projected two slide films, "The FDA and You," and "Dr. Quack's Clinic," which showed examples of medical quackery including worthless and mislabeled patent medicines and medical devices. Among the latter were a uranium ore pad for arthritis sufferers and "a magic spike" for cancer victims.

The fifth assembly of 1964-65--"Consumer Protection by the Federal Trade Commission"

How the Federal Trade Commission helps to protect consumers against the mislabeling of textile fibers and fur products--and against false and misleading advertising practices--were covered in the introduction of the talk by Albert G. Seidman, Attorney-in-Charge of FTC's New York District Office.

Mr. Seidman next gave dramatic examples of how a retail store uses "a bait ad." A seller, for example, offers a well-known brand of television set at a fantastically low price--to entice a customer into his place of business. The customer goes to the store. There the salesman shows him the advertised model--then notes its serious shortcomings. Finally, the salesman succeeds in switching the customer to a much-higher-priced brand or model.

Through ads featuring, say, "A Brand X Sewing Machine--Only $25," Mr. Seidman noted, an unscrupulous seller solicits phone calls from consumers who want to take advantage of this bargain. After an interested housewife phones in, and agrees to a date, the salesman calls on her at home. There he demonstrates the advertised machine and points out its deficiencies. Then the salesman brings in and demonstrates a much better machine. In the end, he gets the housewife to buy the latter machine. She pays a few dollars down and signs a contract for the balance due. After the salesman leaves, the housewife discovers to her dismay that she has bought, say, a $350 sewing machine--one that she cannot really afford.

Similar sales techniques, Mr. Seidman observed, are used by "shady" sellers of aluminum storm windows. During a call on a homeowner, such a seller shows the window that he had advertised at $9. He then comments unfavorably on its quality or on its fit. Next, he switches the homeowner to a $36 storm window of obviously superior quality and better fit.

A door-to-door salesman of an encyclopedia, Mr. Seidman said, calls at a home, explains to the family that it has been "selected" as an outstanding leader in the area, and states that the encyclopedia is free to the family if it agrees to buy the yearly supplement at so many dollars a year for 10 years. All that the family is required to do further is to authorize the use of its name among other families in the community. The family signs the 10-year contract--later, learns that its total outlay for the supplements will equal the regular price of the encyclopedia.

Other frauds Mr. Seidman warned his listeners against include correspondence schools that have not been accredited by any government agency or reliable educational association. Such a school sometimes advertises or

otherwise represents that the student who enrolls in and then completes a particular course is assured of placement in a good job in the field for which the course has trained him. Subsequently, the youth finds, the school will do little or nothing to help him obtain such a job.

The speaker also warned the audience against ads aimed at consumers who want to earn extra money during their spare time. A company, for example, advertises that by going into its coin-operated vending-machine business a person can earn, say, as much as $400 a month. After the person signs a contract in the amount, say, of $4,000 for 10 vending machines, he finds that he himself has to find locations for and then has to service these machines. Meanwhile, he has to keep up the monthly installment payments due on his contract.

Another field that at times is marked by consumer fraud, Mr. Seidman noted, is the contract for a series of lessons in a dance studio. By phone, a studio employee contacts a woman at home and asks her a simple, easy-to-answer question. When the woman gives the correct answer, the employee congratulates her and then tells her that she has just won a free dance lesson. At the studio, the instructor tells the woman that she has real talent and therefore should take a dance course. In certain instances, such a person--often an older person in search of social contacts--has been inveigled into signing a long-term, perhaps lifetime, contract for dance lessons at a total cost of, say, $5,000.

"Before you buy or invest," urged Mr. Seidman, "investigate! Shop around. Compare prices and values. Don't fall for a so-called 'bargain price.' Never sign a contract before you have read and understood it. If in doubt, see a lawyer. If you believe you are about to be gypped or if you believe you have been gypped, contact the local Better Business Bureau, the State Attorney General, or the District Office of the Federal Trade Commission."

## What students said about the assembly programs

The overwhelming majority of the students who wrote comments on the assembly programs indicated that these experiences were interesting and worthwhile.

One student noted that the assemblies had broadened his horizons:

> In general, I think the consumer education program is quite good because it gives us a great deal of information about the world outside.
>
> Even at "this age" we have led a sheltered life in one form or another. By presenting this program to the students, it can open the future generation's eyes to a great deal of fraud in the world today.

Another student commented on the programs' value to "will-be" homemakers:

> I think the consumer economics program is very

> good for the future homemaker. Because of the assemblies, I have become aware of the frauds and cheats that are going on. I have become more aware of the importance of proper labeling and of reading these labels. In buying foods, certain things are to be looked for, as in buying meats.

A third student observed the development of consumer skepticism:

> I think the programs have opened the eyes of many teen-agers in the way you can be talked into buying things that are not worth the money.

A fourth student related job-seeking and knowledge of buymanship:

> The program is good as far as I am concerned. The students who are graduating and going out into the world for a job must know some things about the products you are buying and how to buy. Watch out for sellers of some products!

A fifth student commended the program and then commented on the school and its student body:

> I believe this program is one of the smartest ideas ever introduced in any school system. But some people in this school are too stymied to understand its meaning.
>
> I believe school is a fantasy in which the students are pampered like babies. And when they get out into the hard world, they don't know the first thing to do. This program shows just slightly how it will be when you get out.

A number of students thought that the assemblies were valuable but could be improved. They mentioned that although some speakers were interesting, others were boring. They believed that more if not all of the programs should have included a showing of movies. They wanted more and longer discussions by student panels seated on the platform--also, more chances for students in the audience to participate.

To sum up, the students in general liked the assembly programs, gained from them consumer knowledge of both immediate and longer-term value, and wanted a continuation of such programs.*

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* In order to provide an environment that is more conducive to student participation, we now hold most of these programs in the school's library.